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Dated: 1/16/03

Signature: 

(Michael J. Scheer)

Docket No.: J2167.0061/P061
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Deborah Everling, et al

Application No.: 09/204,390

Group Art Unit: 2164

Filed: December 2, 1998

Examiner: J. Pwu

For: MERCHANT TRANSACTION DATA
MINING METHOD

ASSOCIATE POWER OF ATTORNEY

Commissioner for Patents
Washington, DC 20231

Dear Sir:

I hereby grant Michael J. Scheer, Registration No. 34,425, an associate, power of attorney to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected herewith.

Dated: January 16, 2003

Respectfully submitted,

By 

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